2020 Schedule of Benefits

	Medicare Ad	Medicare Advantage	
	Network	Non-Network	
Benefit Period Deductible (Single/Family)	\$0	\$0	
Out of Pocket Maximum (Single/Family)	\$1,000	\$1,000	
Physicians Office Visit	\$0 copay	15% coinsurance	
Specialist Office Visit	\$0 copay	15% coinsurance	
Allied Health Professionals			
Chiropractor			
Physician's Assistant			
Rehabilitative Care			
Preventive/Wellness	100%	15% coinsurance	
Employee Assistance Counseling			
Urgent Care Center	\$0 copay	15% coinsurance	
Vision Care Exam (1 per 24 Months)	\$0 copay	Not Available	
Refractive Errors of Eye			
Emergency Room	\$50 copay	\$50 copay	
Ambulance Services	\$0 copay per trip	15% coinsurance	
Air Ambulance Services			
Ambulatory Surgical Facility			
Physicians Outpatient Surgical Services	\$0 copay	15% coinsurance	
	\$50 copay days 1-10, \$0		
Inpatient Hospital Admission	copay days 11-90	15% coinsurance	
Pregnancy Care			
Durable Medical Equipment	\$0 copay	15% coinsurance	
Home Health Care	\$0 copay	15% coinsurance	
Hospice (limit 185 days)			
	\$0 copay days 1-20, \$50		
Skilled Nursing Facility (limit 100 days)	copay days 21-100	15% coinsurance	
Speech Therapy	\$0 copay	15% coinsurance	
Organ, Tissue, and Bone Marrow Trans.			
Mental Disorders/Alcohol/Drug Abuse			
Outpatient Mental Health and Substance Abuse			
Benefits	\$0 copay	15% coinsurance	
Inpatient Mental Health and Substance Drug	\$50 copay days 1-10, \$0		
Abuse Benefits	copay days 11-90	15% coinsurance	
Inpatient Hospital Copayments and/or Inpatient			
Coinsurance amounts for Mental Health and			
Substance Abuse			
Prescription Drug (Generic & Brand)	See attached Prescription	n Plan for HMO,	

	Network	Non-Network
Partial Hospitalization	\$0 copay	15% coinsurance
Blood	\$0 copay	15% coinsurance
Podiatry	\$0 copay	15% coinsurance
Diagnostic Lab Tests	\$0 copay	15% coinsurance
Radiology (diagnostic)	\$0 copay	15% coinsurance
Radiology (therapeutic)	\$0 copay	15% coinsurance
X-Rays	\$0 copay	15% coinsurance
Cardiac Rehab/CORF	\$0 copay	15% coinsurance
Dialysis Treatment/ERSD	\$0 copay	15% coinsurance
Part B Covered Drugs	\$0 copay	15% coinsurance
Chemotherapy Drugs	\$0 copay	15% coinsurance
Eyewear	\$130 allowance	Not Available
Hearing Exam	\$0 copay	Not Available
	\$500 allowance every	
Hearing Aids	year, total for both ears	Not Available
	\$0 copay for preventives	
Dental Care	services	Not Available
Fitness	\$0 copay	Not Available
	\$0 copay for diabetes self-	
	monitoring training and	
	0% coinsurance on	
Diabetes Monitoring	covered diabetic supplies	15% coinsurance
Diabetes Shoes/Inserts	\$0 copay	15% coinsurance

^{**}This is not intended to be comprehensive. The terms and conditions of the contract will prevail.**